

Fill in this information to identify the case:Debtor 1 Richard G. Cheers; aka Ricky G. CheersDebtor 2 Janice D. Cheers
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Missouri

Case number 19-40447

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial CorporationCourt claim no. (if known): 7-1Last 4 digits of any number you use to
identify the debtor's account:0 1 4 9**Date of payment change:**Must be at least 21 days after date
of this notice02/01/2020**New total payment:**\$ 1,311.91

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 401.50New escrow payment: \$ 389.03**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Richard G. Cheers

First Name Middle Name Last Name

Case number (if known) **19-40447**

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile

Signature

Date **12/18/2019**

Print:

D. Anthony Sottile

First Name Middle Name Last Name

Title **Authorized Agent for Creditor**

Company

Sottile & Barile, LLC

Address

394 Wards Corner Road, Suite 180

Number Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100

Email **bankruptcy@sottileandbarile.com**



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. Box 619063
Dallas, TX 75261-9063

ESCROW STATEMENT

Analysis Date:December 05, 2019

Loan Number:

For Inquiries:800.686.2404

Property Address:548 PARK SIDE ESTATES CT
FLORISSANT MO 63031

RICHARD G CHEERS
JANICE D CHEERS
548 PARK SIDE ESTATES CT
FLORISSANT MO 63031-5526

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 02/01/20
Principal & Interest Pmt	\$922.88	\$922.88
Total Monthly Escrow Payment	\$401.50	\$389.03
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
Total Payment	\$1,324.38	\$1,311.91

Shortage/Surplus Information	Effective 02/01/20
Upcoming Total Annual Bills	\$4,668.40
Required Cushion	\$778.06
Required Starting Balance	\$1,167.13
Over/Short Spread	\$0.00

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$778.06. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$1,219.06	\$1,167.13
FEB 2020	\$389.03			\$1,608.09	\$1,556.16
MAR 2020	\$389.03			\$1,997.12	\$1,945.19
APR 2020	\$389.03			\$2,386.15	\$2,334.22
MAY 2020	\$389.03			\$2,775.18	\$2,723.25
JUN 2020	\$389.03			\$3,164.21	\$3,112.28
JUL 2020	\$389.03			\$3,553.24	\$3,501.31
AUG 2020	\$389.03			\$3,942.27	\$3,890.34
SEP 2020	\$389.03			\$4,331.30	\$4,279.37
OCT 2020	\$389.03			\$4,720.33	\$4,668.40
NOV 2020	\$389.03	\$1,080.00	PROPERTY INS	\$4,029.36	\$3,977.43
DEC 2020	\$389.03	\$3,588.40	COUNTY TAX	\$829.99	\$778.06
JAN 2021	\$389.03			\$1,219.02	\$1,167.09
	\$4,668.36	\$4,668.40			



11511 Luna Road, Suite 200
Farmers Branch,TX 75234
(800) 686-2404

HOME POINT FINANCIAL CORPORATION
P. O. BOX 790309
ST LOUIS, MO 63179-0309



Home Point Financial Corporation
11511 Luna Road, Suite 200
Farmers Branch, TX 75234
800.686.2404

Property Address:
548 PARK SIDE ESTATES CT
FLORISSANT MO 63031

RICHARD G CHEERS
JANICE D CHEERS
548 PARK SIDE ESTATES CT
FLORISSANT MO 63031-5526

Analysis Date: December 05, 2019

Loan Number:

Annual Escrow Account Disclosure Statement
Account History

The following statement of activity in your escrow account from February 2019 through January 2020 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$1,203.50	\$1,069.46
FEB	\$401.14	\$401.50 *				\$1,604.64	\$1,470.96
MAR	\$401.14	\$401.50 *				\$2,005.78	\$1,872.46
APR	\$401.14	\$401.50 *				\$2,406.92	\$2,273.96
MAY	\$401.14	\$401.50 *				\$2,808.06	\$2,675.46
JUN	\$401.14	\$401.50 *				\$3,209.20	\$3,076.96
JUL	\$401.14	\$401.50 *				\$3,610.34	\$3,478.46
AUG	\$401.14	\$401.50 *				\$4,011.48	\$3,879.96
SEP	\$401.14	\$401.50 *				\$4,412.62	\$4,281.46
OCT	\$401.14	\$401.50 *				\$4,813.76	\$3,602.96
NOV	\$401.14	\$401.50 *	(\$1,057.00)	\$1,080.00 *	HAZARD INS	\$4,157.90	\$4,004.46
NOV					PROPERTY INS	\$4,157.90	\$416.06
DEC	\$401.14	\$401.50 *	(\$3,756.76)	\$3,588.40 *	COUNTY TAX	\$802.28	\$817.56
JAN	\$401.14	\$401.50 *			COUNTY TAX	\$1,203.42	\$1,219.06
	\$4,813.68	\$4,818.00	-\$4,813.76	\$4,668.40			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.) Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,219.06. Your starting balance (escrow balance required) according to this analysis should be \$1,167.13. Please note that your remaining escrow shortage balance included in the Proof of Claim at bankruptcy filing is \$129.78. This post-petition analysis shows a surplus of \$181.71. If your surplus is less than \$50.00 or you have a pre-petition escrow shortage, your surplus will not be returned to you as we have the additional option of keeping it and adjusting your monthly payments accordingly.

We anticipate the total of your coming year bills to be \$4,668.40. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment:	\$389.03
Over/Short Spread:	\$0.00
Escrow Payment:	\$389.03



If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Home Point Financial Corporation is a debt collector. Home Point Financial Corporation is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of the debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION**

In Re:

Case No. 19-40447

Richard G. Cheers
aka Ricky G. Cheers
Janice D. Cheers

Chapter 13

Debtors.

Judge Barry S. Schermer

CERTIFICATE OF SERVICE

I certify that on December 18, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

David Nelson Gunn, Debtors' Counsel
generalmail@thebkco.com

Diana S. Daugherty, Chapter 13 Trustee
standing_trustee@ch13stl.com

Office of the United States Trustee
ustpreion13.sl.ecf@usdoj.gov

I further certify that on December 18, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Richard G. Cheers, Debtor
548 Park Side Estates Ct.
Florissant, MO 63031

Janice D. Cheers, Debtor
548 Park Side Estates Ct.
Florissant, MO 63031

Dated: December 18, 2019

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com